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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	☐ Chapter 12 ☐ Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Brenda	
100.10.110.110	First name	First name
Write the name that is on your government-issued		
picture identification (for	Middle name	Middle name
example, your driver's license or passport	Garth	
licerise of passport	Last name	Last name
Bring your picture	Cuffix (Cr. Jr. II III)	Cuffix (Cr. le II III)
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2 All other names you		
2. All other names you have used in the last	First name	First name
8 years		
-	Middle name	Middle name
Include your married or maiden names.		
	Last name	Last name
	Entre	
	First name	First name
	Middle name	Middle name
	Wilderhame	Middle Hario
	Last name	Last name
3. Only the last 4 digits	XXX - XX- 6638	xxx - xx-
of your Social Security number or		
federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): About Debtor 2 (Spouse Only in a Joint Case): I have not used any business names or EINs. Business name IN EIN S. Where you live Chicago Illinois 60837 City State Zip Code County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Shoet About Debtor 2 (Spouse Only in a Joint Case): I have not used any business name or EINs. Business name	De	ebtor 1 Brenda First Name	Middle Name Last Name	Case number (if known)
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business name EIN EIN EIN ### Debtor 2 lives at a different address: Chicago Illinois 60837 City State Zip Code County If Debtor 2's mailling address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street		I list walle	Wilder Name Last Name	
and Employer Identification Numbers (EINI) you have used in the last 8 years Include trade names and doing business as names EIN EIN EIN EIN EIN Street Debtor 2 lives at a different address: Chicago Illinois 60637 City State Zip Code			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Business name Business name Business name	4.	and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Include trade names and doing business as names EIN EIN EIN 5. Where you live 6.253 S Michigan Ave Apt 904 Number Street Chicago Illinois 60637 City State Zip Code Cook County If your mailling address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street City State Zip Code City State Tip Code County If Debtor 2 lives at a different address: City State Zip Code City State Zip Code County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number Street City State Zip Code 6. Why you are choosing this district to file for bankruptcy Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		Numbers (EIN) you	Business name	Business name
EIN EIN EIN EIN EIN 5. Where you live 6.253 S Michigan Ave Apt 904 Number Street Chicago Illinois 60637 City State Zip Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street City State Zip Code County If Debtor 2 lives at a different address: City State Zip Code County If Debtor 2 lives at a different address: City State Zip Code County If Debtor 2 lives at a different address: City State Zip Code County If Debtor 2 smailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number Street Number Street Number Street City State Zip Code City State Zip Code Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		8 years	Business name	Business name
5. Where you live County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street Number Street			EIN	EIN
6253 S Michigan Ave Apt 904 Number Street Chicago Illinois 60637 City State Zip Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street City State Zip Code County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number Street Number Street City State Zip Code Check one: Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			EIN	EIN
Number Street Chicago Illinois 60637 City State Zip Code	5.	Where you live		If Debtor 2 lives at a different address:
City State Zip Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street City State Zip Code County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number Street City State Zip Code City State Zip Code City State Zip Code City State Zip Code Check one: Check one				Number Street
County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street City State Zip Code Check one: Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				
County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street City State Zip Code City State Zip Code Check one: Check one: Check one: Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			,	City State Zip Code
notices to you at this mailing address. Number Street City State Zip Code City State Zip Code City State Zip Code Check one: Check one: Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. This mailing address. Number Street City State Zip Code Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
City State Zip Code City State Zip Code City State Zip Code City State Zip Code Check one: Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				this mailing address.
6. Why you are choosing this district to file for bankruptcy Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			Number Street	Number Street
6. Why you are choosing this district to file for bankruptcy Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				
choosing this district to file for bankruptcy Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			City State Zip Code	City State Zip Code
lived in this district longer than in any other district.	6.	choosing this district		
I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)		to file for bankruptcy	lived in this district longer than in any other district.	
			I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Brenda	Garth Case number (if known)	
	First Name	Middle Name Last Name	
Pa	rt 2: Tell the Court Abo	Your Bankruptcy Case	
7.	The chapter of the Bankruptcy Code you are choosing to file under	heck one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing ankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13	for
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local more details about how you may pay. Typically, if you are paying the fee yourself, you may pay to cashier's check, or money order. If your attorney is submitting your payment on your behalf, you may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the <i>Application Individuals to Pay Your Filing Fee in Installments</i> (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter judge may, but is not required to, waive your fee, and may do so only if your income is less than the official poverty line that applies to your family size and you are unable to pay the fee in instal you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waive</i> Form 103B) and file it with your petition.	with cash, ur attorney of for 7. By law, a 150% of allments). If
9.	Have you filed for bankruptcy within the last 8 years?	No.	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	No. Yes. Debtor Relationship to you District When Case number, if known Debtor Relationship to you District When Case number, if known MM / DD / YYYY Case number, if known MM / DD / YYYYY	
11.	Do you rent your residence?	No. Go to line 12. Yes. Has your landlord obtained an eviction judgment against you? ✓ No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it withis bankruptcy petition.	th

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Garth Debtor 1 Brenda Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have Ⅵ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Brenda Garth Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Brenda First Name	Garth Middle Name Last N.		wn)
	estions for Reporting Purposes	ane	
16. What kind of debts do you have?	16a. Are your debts primarily con "incurred by an individual prin No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily bus money for a business or investing No. Go to line 16c. ✓ Yes. Go to line 17.	nsumer debts? Consumer debts are marily for a personal, family, or house siness debts? Business debts are destinent or through the operation of the we that are not consumer debts or be	ehold purpose." bbts that you incurred to obtain ne business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that funds No.	7. Go to line 18. Do you estimate that after any exempt pres will be available to distribute to unsecu	roperty is excluded and administrative ared creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	correct. If I have chosen to file under Chapte of title 11, United States Code. I un under Chapter 7. If no attorney represents me and I dout this document, I have obtained I request relief in accordance with the I understand making a false stateme connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 1519 /s/ Brenda Garth Signature of Debtor 1	er 7, I am aware that I may proceed, inderstand the relief available under each lid not pay or agree to pay someone and read the notice required by 11 United States ent, concealing property, or obtaining can result in fines up to \$250,000, co.9, and 3571.	Code, specified in this petition. g money or property by fraud in or imprisonment for up to 20 years, or
	Executed on 9/18/2018 MM / DD / YY	Executed	MM / DD / YYYY

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Debtor 1 Brenda		Garth	Case number (if k	(nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an				ules filed with the petition is incorrect.
attorney, you do not	•	, ,		•
need to file this page.	/s/ Timothy Mazur		Date	9/18/2018
	Signature of Attorney	for Debtor	MI	M / DD / YYYY
	Timothy Mazur			
	Printed name			
	0 11 5			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	_			
	Contact phone	3124473701	Email address	tmazur@semradlaw.com
	70224		Missou	<u>ıri </u>
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Brenda		Garth					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)								

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$4,828.00
1b. Copy line 62, Total personal property, from Schedule A/B	ф4 000 00
1c. Copy line 63, Total of all property on Schedule A/B	\$4,828.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	40.447.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$9,117.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	¢11.017.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$11,917.00
Your total liabilities	\$21,034.00
Part 3: Summarize Your Income and Expenses	
atto. Cummanzo roui modine ana Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$1,904.50
Copy your combined monthly income from line 12 of <i>Schedule I</i>	

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Deb	tor 1 Brenda			Garth	Case number (if known)				
	First Nan		Middle Name	Last Name					
Part 4	4: Answe	er These Questio	ns for Administrat	ive and Statistical Reco	rds				
6. A	re you filing	for bankruptcy und	der Chapters 7, 11, o	r 13?					
	No. You h	nave nothing to repo	rt on this part of the fo	rm. Check this box and subm	it this form to the court with your other sc	hedules.			
Ŀ	Yes.								
7. W	/hat kind of	debt do you have?							
Ŀ				mer debts are those incurred because in	by an individual primarily for a personal, purposes. 28 U.S.C. § 159.				
		ts are not primarily to the court with you		ou have nothing to report on the	his part of the form. Check this box and su	ıbmit			
			rrent Monthly Incom 122B Line 11; OR , Fo	e: Copy your total current mor	nthly income from Official	\$1,747.46			
9.	Copy the fo	opy the following special categories of claims from Part 4, line 6 of Schedule E/F:							
	From Part 4 on Schedule E/F, copy the following:				Total claim				
	9a. Domesti	c support obligation	s (Copy line 6a.)		\$0.00				
	9b. Taxes ar	nd certain other debt	s you owe the govern	ment. (Copy line 6b.)	\$0.00				
	9c. Claims for	or death or personal	injury while you were	ntoxicated. (Copy line 6c.)	\$0.00				
	9d. Student	loans. (Copy line 6f.)		\$0.00				
		ons arising out of a s is. (Copy line 6g.)	eparation agreement o	or divorce that you did not repo	ort as \$0.00				
	9f. Debts to	pension or profit-sh	aring plans, and other	similar debts. (Copy line 6h.)	\$0.00				

\$0.00

9g. **Total.** Add lines 9a through 9f.

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Fill in this	information t	o identify your c	ase:					
Debtor 1	Brenda	a			Garth			
Debtor 2	First N	ame	Middle N	lame	Last Name			
(Spouse, if fi	ling) First N	ame	Middle N	lame	Last Name			
United Sta	ates Bankrupt	cy Court for the:	Northern		District of Illinois			
Case num	nber				(State)			
Officia	al Form	106A/B				_		Check if this is an amended filing
Sche	dule A/	B: Prope	rty					12/1
category v responsibl write your	where you th le for supplyi name and c	ink it fits best. E ng correct infor ase number (if k	Be as complete a mation. If more s known). Answer e	nd acc pace is very qu	asset only once. If an asset fits in m surate as possible. If two married p is needed, attach a separate sheet uestion. Other Real Estate You Own or	eople are to this fo	e filing together, both a orm. On the top of any a	re equally
1. Do you	own or have No. Go to Pa		quitable interest	in any	residence, building, land, or simila	r propert	ty?	
		s the property?						
1.1		es, if available, or	other description	s	is the property? Check all that applyingle-family home	/.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: hims Secured by Property.
					condominium or cooperative fanufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number	Street	Zip Code		and nvestment property imeshare ther		Describe the nature of interest (such as fee state entireties, or a life	simple, tenancy by
	·			one.	has an interest in the property? Chebtor 1 only lebtor 2 only lebtor 1 and Debtor 2 only teast one of the debtors and another		Check if this is co (see instructions)	mmunity property
				ш	r information you wish to add abou		em, such as local	
					erty identification number:		, 54511 45 15541	
1.2		more than one, li			is the property? Check all that apply ingle-family home suplex or multi-unit building condominium or cooperative fanufactured or mobile home	/.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> <i>iims Secured by Property.</i> Current value of the portion you own?
	Number	Street	Zip Code		and nvestment property imeshare ther		Describe the nature o interest (such as fee s the entireties, or a life	simple, tenancy by
				one.	has an interest in the property? Chebtor 1 only lebtor 2 only lebtor 1 and Debtor 2 only teast one of the debtors and another r information you wish to add about the identification number.	-	(see instructions)	ommunity property

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Debtor 1	Brenda First Name	Middle Name	Garth Last Name	Case numbe	r (if known)	
1.3	eet address, if available, or o		Mhat is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	at apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
Nui	mber Street / State	Zip Code	Land Investment property Timeshare Other		Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by e estate), if known.
		[[[Who has an interest in the proper Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a	nother	Check if this is co (see instructions) such as local	mmunity property
	I the dollar value of the po ave attached for Part 1. W	rite that number h		luding any entrie	s for pages	_
Do you o v you own t	that someone else drives. If	equitable interest you lease a vehicle,	t in any vehicles, whether they ar also report it on Schedule G: Execut	-	-	
3. Cars, va		tility vehicles, motor	cycles			
3.1	Model: Year:	Dodge Avenger 2010	Who has an interest in the prone. Debtor 1 only	operty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	75000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a	and another	Current value of the entire property? \$3925.00	Current value of the portion you own? \$3925.00
3.2	Make Model: Year:		who has an interest in the prone. Debtor 1 only	operty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors		Current value of the entire property?	Current value of the portion you own?

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Samples Nation Care Ca	ebtor 1	Brenda First Name	Middle Name	Garth Last Name	Case number	er (if known)	
Model: Approximate mileage: Debtor 1 and Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 3 only Debtor 4 and Debtor 3 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 only Other information:			Middle Name			5	
Approximate mileage:	3.3			-	roperty? Check		
Approximate mileage: Debtor 2 only Debtor 2 and Debtor 2 only Debtor 3 and Debtor 2 only Debtor 3 and Debtor 3 and Debtor 3 and Debtor 3 and 3 another Check if this is community property (see instructions) 3.4 Make Model: One. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 3 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 1 only Debtor 2 only Debtor 1 on						_	
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At least one of the debtors and another Check if this is community property (see instructions)							
Check if this is community property (see instructions)		Other information:		Debtor 1 and Debtor 2 onl	У	entire property:	portion you own:
Instructions Instructions				At least one of the debtors	and another		
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At least one of the debtors and another Check if this is community property (see instructions)	Exar ✓ 4.1	Make Model: Other information: Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only	property? Check y and another ity property (see	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classifications	red claims on Schedule and secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule and secured by Property.
Check if this is community property (see instructions)	Exar	Make Model: Other information: Make Model: Year: Approximate mileage: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	oroperty? Check y and another ity property (see	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Schedule aims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule aims Secured by Property. Current value of the
instructions)	Exar ✓	Make Model: Other information: Make Model: Year: Approximate mileage: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	oroperty? Check y and another ity property (see	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Schedule aims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule aims Secured by Property. Current value of the
·	Exar ✓ 4.1	Make Model: Other information: Make Model: Year: Approximate mileage: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors one. The pone one of the debtor 2 only At least one of the debtors on the debtor 2 only At least one of the debtors	oroperty? Check y and another ity property (see property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Schedule aims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule aims Secured by Property. Current value of the
	Exar ✓ 4.1	Make Model: Other information: Make Model: Year: Approximate mileage: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only At least one of the debtors Check if this is commun instructions	oroperty? Check y and another ity property (see property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Schedule aims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule aims Secured by Property. Current value of the

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Debtor 1 Brenda Garth Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... used furniture \$100.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... used one televisions, one cellphone \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... used clothing \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... used iewelry \$3.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$903.00 for Part 3. Write that number here

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Debtor 1 Brenda Garth Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Money Network Prepaid Card \$0.00 17.7. Other financial account: \$0.00 Netspend Prepaid Card 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Deb ¹	tor 1 Brenda		Garth	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory no	otes, and money orders.	
01	Detirement or nension				
21.	Retirement or pension		thrift agains against	a ar ather pension or profit charing plans	
	Examples: Interests in II	RA, ERISA, Keogn, 401(k), 403(b)), thrift savings account	s, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each account	Type of account: 401(k) or similar plan:	Institution name:		
	separately.	401(k) of Siffilial plaif.	-		
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
22	Appuition / A control of	or a periodic payment of money to	vous oithor for life confe	or a number of years)	
∠٥.	Annuities (A contract to	or a periodic payment of money to	you, entrer for life or to	n a number of years)	
	✓ No				
		Issuer name and description:			
	Yes	•			
					·
		_			

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Debt	or 1 Brenda		Garth	Case number (if known)	
24.	First Name	Middle Name		nder a qualified state tuition program.	
24.		, 529A(b), and 529(b)(1)		nder a quanned state tuition program.	
	No				
	Yes	on name and description	. Separately file the records of any inte	erests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or fu exercisable for your b		erty (other than anything listed in I	ine 1), and rights or powers	
	✓ No				
	Yes. Describe				
26.			rets, and other intellectual propert		
		nain names, websites, pr	roceeds from royalties and licensing a	greements	
	✓ No Yes. Describe				
	Tes. Describe				
0.7	Lianna franchisa		an mileta a		
27.		and other general inta mits, exclusive licenses,	angibles cooperative association holdings, liqu	or licenses, professional licenses	
	✓ No				
	Yes. Describe				
Mon	ney or property owed	d to you?			Current value of the portion you own? Do not deduct secured claims or exemptions
	ney or property owed				portion you own?
					portion you own? Do not deduct secured
	Tax refunds owed to your No	ou formation		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to your No	ou formation ncluding whether		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to yo ✓ No — Yes. Give specific in about them, ir	formation ncluding whether ed the returns			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye Family support	ou Iformation Including whether If the returns If	sal sunnort, child sunnort, maintenan	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye Family support Examples: Past due or lu	ou Iformation Including whether If the returns If	sal support, child support, maintenan	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye Family support Examples: Past due or lu	ou Iformation Including whether If the returns If	sal support, child support, maintenan	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye Family support Examples: Past due or lu	ou Iformation Including whether If the returns If	sal support, child support, maintenan	State: Local: ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye Family support Examples: Past due or lu	ou Iformation Including whether If the returns If	sal support, child support, maintenan	State: Local: ce, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye Family support Examples: Past due or lu	ou Iformation Including whether If the returns If	sal support, child support, maintenan	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye Family support Examples: Past due or lu	ou Iformation Including whether If the returns If	sal support, child support, maintenan	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye Family support Examples: Past due or lu No Yes. Give specific in Other amounts someo	formation including whether ed the returns ars		State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye Family support Examples: Past due or lu No Yes. Give specific in Other amounts someo Examples: Unpaid wage	ou Iformation Including whether Including wheth		State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific in about them, in you already file and the tax ye Family support Examples: Past due or lu No Yes. Give specific in Other amounts someo Examples: Unpaid wage	ou Iformation Including whether Including wheth	ayments, disability benefits, sick pay, v	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific in about them, ir you already file and the tax ye Family support Examples: Past due or lu ✓ No ☐ Yes. Give specific in Other amounts someo Examples: Unpaid wage Social Securit	ou Iformation Including whether Including wheth	ayments, disability benefits, sick pay, v	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Brenda	Garth	Case number (if known)	
	First Name Middle Name	Last Name		_
31.	Interests in insurance policies Examples: Health, disability, or life insurance; he	alth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due you from If you are the beneficiary of a living trust, expect property because someone has died.		y, or are currently entitled to receive	
	✓ No Yes. Describe			
33.	Claims against third parties, whether or not Examples: Accidents, employment disputes, ins		a demand for payment	
	✓ No ☐ Yes. Describe			
34.	Other contingent and unliquidated claims of to set off claims	every nature, including counter	claims of the debtor and rights	
	No.			
	Yes. Describe			
35.	Any financial assets you did not already list			
	Yes. Describe			
36.	Add the dollar value of all of your entries fro for Part 4. Write that number here		. •	
Part	5: Describe Any Business-Related Pro	perty You Own or Have an I	nterest In. List any real estate in Pari	t 1.
37.	Do you own or have any legal or equitable in	terest in any business-related pr	operty?	
	No. Octo Bod O	,		Current value of the
	Ves. Go to line 38.		p C	Dortion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions you alr	eady earned		
	No Yes. Describe			
39.	Office equipment, furnishings, and supplies Examples: Business-related computers, software	e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elect	tronic devices
	✓ No Yes. Describe			

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Deb	tor 1 Brenda		umber (if known)	
ı	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equ	uipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
	L Test Describe			
42.	Interests in partnership	s or joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			-
40.4	Custamar lista mailine li	ete ev ether compiletions		.
43.	Customer lists, mailing ii	sts, or other compilations		
	✓ No			
	Yes. Do your lists inc	lude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	No No			
	Yes. Describ	e		
11	Any husiness-related nr	operty you did not already list		
44.	Any business-related pr	operty you did not already list		
	✓ No			
	Yes. Give specific			
	information			_
				<u> </u>
				<u> </u>
				_
45. 4	dd 46 - dallau calco af all	of any anticoferen Book 5 including any anticoference because	-1111	
		of your entries from Part 5, including any entries for pages you have here		
•				
Part	6: Describe Any Far	m- and Commercial Fishing-Related Property You Own or I	lave an Interest In.	
	If you own or have an in	sterest in farmland, list it in Part 1.		
46.	Do you own or have any	legal or equitable interest in any farm- or commercial fishing-relate	ed property?	
	No. Go to Part 7.			Current value of the
				portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
17	Farm animals			or exemptions
47.	Examples: Livestock, pou	ıltry, farm-raised fish		
		**		
	✓ No			
	Yes. Describe			

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Debt	or 1 Brenda First Name		arth ast Name	Case number (if known)	
48.	Crops-either growing of		ist ivallie		
	I ✓ No				
	Yes. Describe				
	_				
49.	Farm and fishing equip	ment, implements, machinery, fixture	s, and tools of trade		
	V No	, •	,		
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and commen	rcial fishing-related property you did n	ot already list		
	✓ No				
	Yes. Describe				
52. Ad	dd the dollar value of al	l of your entries from Part 6, including	any entries for pages ve	ou have attached	
		here			
				_	
Part 7	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did No	t List Above	
53.		perty of any kind you did not already lists, country club membership	st?		
	No				
	Yes. Give specific				
	information				
- 4 4		Lafa a constitue for a Ball 7 Million ba			_
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	t number here		
Part 8	List the Totals of	Each Part of this Form			
55 F	out 1. Total real actate	, line 2			
33. F	ait I. Iotai leai estate	, IIIIC 2			
56. p	oart 2 total vehicles, line	e 5	\$3925.00		
57. P	art 3: Total personal an	d household items, line 15	\$903.00		
58. P	art 4: Total financial as	sets, line 36			
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and f	ishing-related property, line 52	-		
61. F	Part 7: Total other prope	erty not listed, line 54			
		Add lines 56 through 61	ф4000 00		. #4000 00
		Č	\$4828.00	Copy personal property total	+ \$4828.00
					\$4828.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Middle for the: Northern 6C Property You e as possible. If two retry you listed on Someeded, fill out and a name and case number of the statutory limit. Some statutory limit.	Claim a married peop chedule A/B: ttach to this ber (if known ot, you must rnatively, you ome exemp ed in dollar cicular dollar able statuto	ble are filing toget Property (Official page as many con). specify the amount may claim the stions—such as the amount. However amount and the ry amount.	Form 106A/B) as your sopies of <i>Part 2: Additional</i> unt of the exemption you full fair market value othose for health aids, riger, if you claim an exemption of the property in the property i	ou claim. One way of doing so is to of the property being exempted up to ghts to receive certain benefits, and option of 100% of fair market value
Middle for the: Northern 6C Property You e as possible. If two retry you listed on Someeded, fill out and a name and case number of the statutory limit. Some statutory limit.	Claim a married peop chedule A/B: ttach to this ber (if known tt, you must rnatively, you ome exemp ed in dollar cicular dollar able statuto	Last Name Last Name District of Illinois (State) AS Exempt Die are filling toget Property (Official page as many con may claim the stions—such as the amount. However amount and the ry amount.	Form 106A/B) as your sopies of <i>Part 2: Additional</i> unt of the exemption you full fair market value othose for health aids, riger, if you claim an exemption of the property in the property i	amended filing 04/1 sponsible for supplying correct source, list the property that you claim al Page as necessary. On the top of any ou claim. One way of doing so is to of the property being exempted up to ghts to receive certain benefits, and aption of 100% of fair market value
Property You e as possible. If two rerty you listed on Someeded, fill out and a name and case number of the statutory limit. Some st	Claim a married peop chedule A/B: ttach to this ber (if known t, you must rnatively, yo ome exemp ed in dollar cicular dollar able statuto	District of Illinois (State) AS Exempt Die are filing toget Property (Official page as many con). Specify the amount may claim the entions—such as the amount. However amount and the ry amount.	Form 106A/B) as your sopies of <i>Part 2: Additional</i> unt of the exemption you full fair market value othose for health aids, riger, if you claim an exemption of the property in the property i	amended filing 04/1 sponsible for supplying correct source, list the property that you claim al Page as necessary. On the top of any ou claim. One way of doing so is to of the property being exempted up to ghts to receive certain benefits, and aption of 100% of fair market value
Property You e as possible. If two rerty you listed on Someeded, fill out and a name and case number you claim as exemption to a particular to the applicant you Claim as Example of the applicant you Claim as Example of the applicant you Claim as Example you Cla	Claim a married peop chedule A/B: ttach to this ber (if known ot, you must rnatively, you ome exemp ed in dollar cicular dollar able statuto	ole are filing toget Property (Official page as many con). specify the amount may claim the stions—such as the amount. However amount and the ry amount.	Form 106A/B) as your sopies of <i>Part 2: Additional</i> unt of the exemption you full fair market value othose for health aids, riger, if you claim an exemption of the property in the property i	amended filing 04/1 sponsible for supplying correct source, list the property that you claim al Page as necessary. On the top of any ou claim. One way of doing so is to of the property being exempted up to ghts to receive certain benefits, and aption of 100% of fair market value
Property You e as possible. If two rerty you listed on Soneeded, fill out and a name and case number you claim as exempted the statutory limit. So ds—may be unlimited exemption to a partimited to the applicant you Claim as Exame you claiming? Che	married peop chedule A/B: ttach to this ber (if known at, you must rnatively, you ome exemp ed in dollar cicular dollar able statuto	ple are filing toget Property (Official page as many con). specify the amount may claim the stions—such as the amount. However amount and the ry amount.	Form 106A/B) as your sopies of <i>Part 2: Additional</i> unt of the exemption you full fair market value othose for health aids, riger, if you claim an exemption of the property in the property i	amended filing 04/1 sponsible for supplying correct source, list the property that you claim al Page as necessary. On the top of any ou claim. One way of doing so is to of the property being exempted up to ghts to receive certain benefits, and aption of 100% of fair market value
Property You e as possible. If two rerty you listed on Soneeded, fill out and a name and case number you claim as exempted the statutory limit. So ds—may be unlimited exemption to a partimited to the applicant you Claim as Exame you claiming? Che	married peop chedule A/B: ttach to this ber (if known at, you must rnatively, you ome exemp ed in dollar cicular dollar able statuto	ble are filing toget Property (Official page as many con). specify the amount may claim the stions—such as the amount. However amount and the ry amount.	Form 106A/B) as your sopies of <i>Part 2: Additional</i> unt of the exemption you full fair market value othose for health aids, riger, if you claim an exemption of the property in the property i	amended filing 04/1 sponsible for supplying correct source, list the property that you claim al Page as necessary. On the top of any ou claim. One way of doing so is to of the property being exempted up to ghts to receive certain benefits, and aption of 100% of fair market value
Property You e as possible. If two rerty you listed on Soneeded, fill out and a name and case number you claim as exempted the statutory limit. So ds—may be unlimited exemption to a partimited to the applicant you Claim as Exame you claiming? Che	married peop chedule A/B: ttach to this ber (if known at, you must rnatively, you ome exemp ed in dollar cicular dollar able statuto	ble are filing toget Property (Official page as many con). specify the amount may claim the stions—such as the amount. However amount and the ry amount.	Form 106A/B) as your sopies of <i>Part 2: Additional</i> unt of the exemption you full fair market value othose for health aids, riger, if you claim an exemption of the property in the property i	sponsible for supplying correct source, list the property that you claim al Page as necessary. On the top of any ou claim. One way of doing so is to of the property being exempted up to ghts to receive certain benefits, and aption of 100% of fair market value
e as possible. If two rerty you listed on Scaneeded, fill out and a name and case number out claim as exemptant as exempt. Alterole statutory limit. Scane may be unlimited exemption to a partimited to the applicant you Claim as Exare you claiming? Che	married peop chedule A/B: ttach to this ber (if known at, you must rnatively, you ome exemp ed in dollar cicular dollar able statuto	ble are filing toget Property (Official page as many con). specify the amount may claim the stions—such as the amount. However amount and the ry amount.	Form 106A/B) as your sopies of <i>Part 2: Additional</i> unt of the exemption you full fair market value othose for health aids, riger, if you claim an exemption of the property in the property i	sponsible for supplying correct source, list the property that you claim al Page as necessary. On the top of any ou claim. One way of doing so is to of the property being exempted up to ghts to receive certain benefits, and
eral exemptions. 11 U.s	S.C. § 522(b)			
t lists this the poon	ortion you the value from	Check only one b		Specific laws that allow exemption
Schea	dule A/B			
\$	500.00	✓	\$500.00	735 ILCS 5/12-1001(a)
				
\$3	3,925.00	V	2 400 00 04 505 00	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
)		100% of fair	market value, up to any	
	t lists this the pown Copy Sched \$	t lists this the portion you own Copy the value from Schedule A/B \$500.00	t lists this the portion you own Check only one by Copy the value from Schedule A/B \$500.00 \$3,925.00 \$2 100% of fair applicable s	t lists this the portion you own Check only one box for each exemption. Copy the value from Schedule A/B \$500.00 \$500.00 100% of fair market value, up to any applicable statutory limit

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Brenda Garth Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$0.00 description: **✓** \$0 Other financial account, 100% of fair market value, up to any **Money Network Prepaid** applicable statutory limit Card Line from Schedule A/B: 17 Brief 735 ILCS 5/12-1001(b) description: \$0.00 **✓** Other financial account, 100% of fair market value, up to any **Netspend Prepaid Card** applicable statutory limit I ine from Schedule A/B: 17 735 ILCS 5/12-1001(b) \$100.00 description: **✓** \$100.00 used furniture 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(b) Brief \$300.00 description: **✓** \$300.00 used one televisions, 100% of fair market value, up to any one cellphone applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$3.00 description:

✓

\$3.00

100% of fair market value, up to any

applicable statutory limit

used jewelry

12

Line from

Schedule A/B:

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		DC	rage 22 of	01		
Fill in this in	formation to identify your cas	se:				
Debtor 1	Brenda		Garth			
Dahlano	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case numb	er		(State)			
Officia	l Form 106D			_1		heck if this is a mended filing
Sched	dule D: Credito	ors Who Ha	ve Claims Secur	ed by Prop	erty	12/1
Be as comp more space	lete and accurate as possibl	le. If two married peopl	e are filing together, both are equals and attach it to	ally responsible for s	upplying correct infor	
1. Do an	y creditors have claims se	cured by your proper	ty?			
	o. Check this box and subm	it this form to the court	with your other schedules. You ha	ve nothing else to rep	ort on this form.	
✓ Ye	es. Fill in all of the information	below.				
Part 1: Li	st All Secured Claims					
separ	rt 2. As much as possible, list t	an one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Credit 453 0	FIN AC or's Name O S Archer Ave umber Street	2010 Dodge Avenger	that secures the claim: the claim is: Check all that apply.	\$9,117.00]	\$0.00	\$9,117.00
Chica City Who	ago IL 60632 State ZIP Code owes the debt? Check one.	Unliquidated Disputed				
✓ [Debtor 1 only	Nature of lien. Check	all that apply.			
	Debtor 2 only Debtor 1 and Debtor 2 only	car loan)	made (such as mortgage or secured			
	At least one of the debtors		as tax lien, mechanic's lien)			
	and another Check if this claim relates	Judgment lien from				
t	o a community debt debt was <u>12/2017</u>	Other (including a r				
	Add the dollar value of y	our entries in Column A	A on this page. Write that number	\$9,117.00		

here:

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Fill i	n this inforr	nation to identify your c	ase:					
Deb	tor 1	Brenda		Garth				
		First Name	Middle Name	Last Name				
	tor 2 use, if filing)	Et al Name	NAC-L-II - NI	L t Mi				
(Spoi	use, ii iiiirig)	First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case (If knd	e number own)			. ,				
Off	icial Fo	orm 106E/F				Che	ck if this is an	amended filing
Sc	hedu	le E/F: Cre	ditors Who	Have Unse	cured Claims			12/15
Form clain the e know	106A/B) ans that are intries in the intries intries in the intries in the intries in the intries in the intries	nd on Sc <i>hedule G: Exe</i> listed in <i>Schedule D: C</i> ne boxes on the left. At	cutory Contracts and Une reditors Who Hold Claims	expired Leases (Officia Secured by Property.	n. Also list executory contracts Form 106G). Do not include a If more space is needed, copy e top of any additional pages, v	ny creditor the Part yo	s with partia ou need, fill i	illy secured t out, number
1.	-	editors have priority un ão to Part 2.	secured claims against y	ou?				
2.	listed, iden As much a Continuati	tify what type of claim it is possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amour ding to the creditor's nar particular claim, list the c		both priority	and nonprior	rity amounts.
						Total claim	Priority amount	Nonpriority amount

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Debto	r 1 Brenda First Name Middle Name	Garth Last Name	Case number (if known)	
Part 2	=			
	o any creditors have nonpriority unsecured claims No. You have nothing to report in this part. Sub	against you?	e court with your other schedules.	
4. L i	st all of your nonpriority unsecured claims in the assecured claim, list the creditor separately for each clain	m. For each claim li	r of the creditor who holds each claim. If a creditor has more sted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
				Total claim
4.1	AD ASTRA RECOVERY SERV Nonpriority Creditor's Name 7330 W 33RD ST N STE 118		Last 4 digits of account number 2433 When was the debt incurred? 11/2017	\$558.00
	WICHITA Kansas 672 City State Zip Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community dels the claim subject to offset? ✓ No Yes	05 Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: SPEEDY Other. Specify CASH 128	
4.2	ARMOR SYSTEMS CO			\$3,875.00
	Nonpriority Creditor's Name 1700 KIEFER DR STE 1 Number Street ZION Illinois 600 City State Zip Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community dels the claim subject to offset? ☑ No ☐ Yes	99 Code	When was the debt incurred? 2/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
4.3	Bank of America Nonpriority Creditor's Name 9000 SOUTHSIDE BLVD BLDG Number Street JACKSONVILLE Florida 322 City State Zip Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community dels the claim subject to offset? No Yes	56 Code	When was the debt incurred?	\$118.00

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Debtor 1 Brenda Garth ____ Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim

4.4	Chase	Last 4 digits of account number	\$100.00
	Nonpriority Creditor's Name 3780 Old Norcross Rd	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
		Unliquidated	
	DuluthGeorgia30096CityStateZip Code	Disputed	
	Who incurred the debt? Check one.		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify bank fees	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.5	City of Chicago - Dept. of Finance	- Last 4 digits of account number	\$3,000.00
	Nonpriority Creditor's Name PO Box 88292	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
		Unliquidated	
	Chicago Illinois 60680 City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	<u>'</u>	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify parking tickets	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.6	DIVERSIFIED CONSULTANT	Last 4 digits of account number2366	\$1,673.00
	Nonpriority Creditor's Name 10550 DEERWOOD PARK BLVD	When was the debt incurred? 4/2018	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	JACKSONVILLE Florida 32256	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	=	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for	
	✓ No	Other. Specify ORIGINAL CREDITOR: SPRINT	

Yes

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Debtor 1 Brenda Garth Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 People's Gas \$1,700.00 Last 4 digits of account number Nonpriority Creditor's Name 130 E. Randolph Drive When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ gas bill V Is the claim subject to offset? No Yes WAKEFIELD & ASSOCIATES \$893.00 Last 4 digits of account number PND4 Nonpriority Creditor's Name When was the debt incurred? 1/2014 7005 MIDDLEBROOK PIKE Street Number As of the date you file, the claim is: Check all that apply. Contingent 37909 KNOXVILLE Tennessee Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. $\overline{}$ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓

Other. Specify

001 Collection; Collecting for

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

Check if this claim relates to a community debt

Is the claim subject to offset?

No

Yes

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Debtor 1	Brenda			Gartn	Case number (if known)
	First Name		Middle Name	Last Name	
Part 3:	List Others t	to Be Notified A	About a Debt Tha	t You Already List	sted
colle colle cred	ection agency ection agency litors here. If y	is trying to colle here. Similarly, i ou do not have a	ct from you for a de f you have more tha	ebt you owe to some	cy, for a debt that you already listed in Parts 1 or 2. For example, if a neone else, list the original creditor in Parts 1 or 2, then list the any of the debts that you listed in Parts 1 or 2, list the additional by debts in Parts 1 or 2, do not fill out or submit this page.
Nam	RRIS & HARRIS e	LID		On which ent	ntry in Part 1 or Part 2 did you list the original creditor?
	W JACKSON Enber Street	BLVD S-400		Line 4.5	of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	CAGO	Illinois	60604	Last 4 digits (s of account number
City	,	State	Zip Code		

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Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6b. \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$11,917.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$11,917.00 6j. Total. Add lines 6f through 6i. 6j.

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Brenda		Garth	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for		
2.1	HUD Name 77 W Jackson Blvd, #2600			Residential Lease, Debtor is Lessee, Yearly Residential Lease		
	Number	Street				
	Chicago	Illinois	60604			
	City	State	Zip Code			

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		D00	differit i ag	. 50 01 01
Fill in this info	rmation to identify your	case:		
Debtor 1	Brenda		Garth	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
Case number	. ,		(State)	
(If known)				
				Check if this is an amended filing
Official	Form 106H			
Schedu	le H: Your Co	debtors		12/15
No Yes 2. Within the Idaho, Lo	ne last 8 years, have you buisiana, Nevada, New Me Go to line 3. s. Did your spouse, form No	xico, Puerto Rico, Texas, Was	erty state or territory shington, and Wisconsi ent live with you at the	? (Community property states and territories include Arizona, California,
ш	res. III Which commun	ity state of territory and your		I iii iii tile hame and cullent address of that person.
	Name of your spouse,	former spouse, or legal equiv	alent	
	Number Street			
	City	State	Zip Co	de
again as	a codebtor only if that	person is a guarantor or co	signer. Make sure you	if your spouse is filing with you. List the person shown in line 2 have listed the creditor on Schedule D (Official Form 106D), needule D, Schedule E/F, or Schedule G to fill out Column 2.
Column	1: Your codebtor			Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this information t	b identify your case:						
Debtor 1 Brenda			Garth				
First Name	Mido	lle Name	Last Na	ame	Che	eck if this is:	
Debtor 2 (Spouse, if filing) First Name	Mide	lle Name	Last Na	ama	—	An amended filing	
		ne marrie				A supplement showing post-peti	tion chapter 1
United States Bankruptcy the:	Court for Northern		District of Illin	nois tate)		expenses as of the following date	
Case number			(0	idioj			
(If known)						MM / DD / YYYY	
Official Form	<u> 1061</u>						
Schedule I: Yo	our Income						12/1
information about your	spouse. If you are sep s needed, attach a sep wer every question.	arated and	your spous	e is not fili	ng with you, do	ır spouse is living with you, ir not include information abo ional pages, write your nam	ut your
Fill in your employme	nt		Debtor 1			Debtor 2	
information.	Employment	status	✓ Emplo	wod		Employed	
If you have more than attach a separate page	one job,			nployed		Not Employed	
information about addi			LI NOT EII	трюуец		Not Employed	
employers.	Occupation		Baker				
Include part time, seaso self-employed work.	onal, or Employer 's n	ame	Elite Labor	Services Lea	sing, Ltd		
	Employer's a	ddress	1400 W H	ubbard St, St	e 200		
Occupation may includ or homemaker, if it app			Number Str	eet		Number Street	
			Chicago City	Illinois State	60642 Zip Code	City State	Zip Code
	How long em there?	ployed	1 month				
Part 2: Give Details	About Monthly Inco	ome					
spouse unless you are se	eparated.		•			write \$0 in the space. Include you	
more space, attach a se	parate sheet to this form.			Fo	or Debtor 1	For Debtor 2 or non-filing spouse	
	wages, salary, and commi aid monthly, calculate what	•		2.	\$1,921.92		
3. Estimate and list m	onthly overtime pay.			3.	+ \$0.00		
4. Calculate gross inc	ome. Add line 2 + line 3.			4.	\$1,921.92		

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Dec	otor 1Brenda First Name Middle Name	Garth E Last Name		Case number			
	riist name iviidale name	e Last Name	-	known) For Debtor 1	For Debtor 2 or non-filing spouse		
С	opy line 4 here	→	4.	\$1,921.92			
	ist all payroll deductions:						
	oa. Tax, Medicare, and Social Security deduction	ons	5a.	\$369.42			
5	bb. Mandatory contributions for retirement pla	ns	5b.	\$0.00			
5	oc. Voluntary contributions for retirement plans	S	5c.	\$0.00			
5	d. Required repayments of retirement fund loa	ans	5d.	\$0.00			
5	e. Insurance		5e.	\$0.00			
5	of. Domestic support obligations		5f.	\$0.00			
5	og. Union dues		5g.	\$0.00			
5	5h. Other deductions. Specify:		5h. +	\$0.00 +			
6. A +5h.	dd the payroll deductions. Add lines $5a + 5b + 6$	5c + 5d + 5e +5f + 5g	6.	\$369.42			
7. C	alculate total monthly take-home pay. Subtrac	t line 6 from line 4.	7.	\$1,552.50			
8. L i	ist all other income regularly received:						
8	Ba. Net income from rental property and from o business, profession, or farm						
	Attach a statement for each property and busing gross receipts, ordinary and necessary business						
	the total monthly net income.	·	8a.	\$0.00			
8	Bb. Interest and dividends		8b.	\$0.00			
8	Sc. Family support payments that you, a non-fil dependent regularly receive						
	Include alimony, spousal support, child support divorce settlement, and property settlement.	t, maintenance,	8c.	\$0.00			
8	d. Unemployment compensation		8d.	\$0.00			
8	Be. Social Security		8e.	\$0.00			
8	Include cash assistance and the value (if known cash assistance that you receive, such as food under the Supplemental Nutrition Assistance Prohousing subsidies Specify: Food Assistance Programs Income) of any non- stamps (benefits	8f.	\$352.00			
8	g. Pension or retirement income		8g.	\$0.00			
8	Bh. Other monthly income. Specify:		8h. +	\$0.00 +			
9. A	dd all other income Add lines 8a + 8b + 8c + 8d	+ 8e + 8f +8g + 8h.	9.	\$352.00			
	Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2	or non-filing spouse	10.	\$1,904.50 +		=	\$1,904.50
lı fı	State all other regular contributions to the exp nclude contributions from an unmarried partner, marriends or relatives. Do not include any amounts already included in lin	nembers of your househo	old, your	dependents, your roomn	,		
	Specify:			1 7 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		11. +	\$0.00
_						ı	
	Add the amount in the last column of line 10 t Write that amount on the Summary of Schedules a					12.	\$1,904.50
							Combined monthly income
13. I	Do you expect an increase or decrease within No.	the year after you file t	his forn	n?			
	<u> </u>						
L	Yes. Explain:						

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		Duct	illelli Paye 33 01 6.	_		
Fill in this infor	mation to identify your c	ase:				
Debtor 1	Brenda		Garth			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2	=			An amended fili	na	
(Spouse, if filing)	First Name	Middle Name	Last Name	브	_	
	Bankruptcy Court for the:	Northern	District of Illinois (State)		nowing post-pe the following da	etition chapter 13 ate:
Case number (If known)			_	MM / DD / YYY	Y	
Official	Form 106J					
Schedul	e J: Your Exp	enses				12/15
information. If			re filing together, both are equall form. On the top of any addition			number
Part 1: Des	cribe Your Househol	d				
1. Is this a joi	nt case?					
	o to line 2					
Yes. D	oes Debtor 2 live in a se	parate household?				
Г	No					
i i	→ Yes Debtor 2 must file	- Official Forms 106.I-2 Exper	nses for Separate Household of Deb	tor 2		
2. Do vou hav	re dependents?		ioso for coparate frederina et 200	J. 2.		
_		es. Fill out this information for	Daman da utila valati anakin ta	Damandantia	Dana danan	- d 4 15
Debtor 2.	•	ch dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depen with you?	ident live
		***************************************	Child	2 years	No.	
					✓ Yes.	
	penses include					
expenses o	f people other	,				
yourself an dependent	-	S				
Part 2: Esti	mate Your Ongoing I	Monthly Expenses				
	of a date after the bank		you are using this form as a suppl plemental Schedule J, check the			
	•	ash government assistance on Schedule I: Your Income	-		Y	our expenses
	I or home ownership export the ground or lot. 4.	oenses for your residence. In	nclude first mortgage payments and		4.	\$425.00
If not inc	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's, or rent	er's insurance			4b.	\$0.00

4c.

4d.

\$0.00

\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Brenda
 Garth
 Case number (if known)

 Last Name
 Last Name

i iist Naille Middle Naille Last Naille		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$105.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$120.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$412.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$50.00
10. Personal care products and services	10.	\$50.00
11. Medical and dental expenses	11.	\$50.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$200.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$117.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you. Specify:	10	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00
	206	

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Brend	la		Garth	Case number (if known)		
First N	lame	Middle Name	Last Name			
21.Other. Spe	cify:				21	\$0.00
	your monthly expens	ses.				\$1,529.00
	nes 4 through 21.				\$0.00	
	, , ,	,, ,	from Official Form 106J-2			\$1,529.00
22c. Add lir	ne 22a and 22b. The re	esult is your monthly exp	enses.		22.	
23. Calculate	your monthly net inc	ome.				
23a. Copy	ine 12 (your combined	d monthly income) from	Schedule I.		23a	\$1,904.50
23b. Copy	your monthly expense	s from line 22 above.			23b	\$1,529.00
		ses from your monthly in	ncome.			\$375.50
The re	sult is your monthly n	et income.			23c	
			oan within the year or do yo nodification to the terms of			

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Fill in this information to identify your case:				
Debtor 1	Brenda		Garth	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Otato)	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below					
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
	✓ No					
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and				
×	/s/ Brenda Garth	×				
	Signature of Debtor 1	Signature of Debtor 2				
	Date 9/18/2018	Date				
	MM/DD/YYYY	MM/DD/YYYY				

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Fill in this	information to	o identify your o	ase:						
Debtor 1	Brenda	1			Garth				
Dalatana	First Na	ame	Middle	Name	Last Nam	е			
Debtor 2 (Spouse, if fil	ing) First Na	ame	Middle	Name	Last Nam	e			
United Sta	ates Bankrupto	cy Court for the:	Northern		District of Illino				
Case num	ıber				(Stat	e)			
(If known)									Check if this is
Offici	al Forn	n 107							amended filing
Stater	nent of	 Financia	l Affairs 1	for In	dividuals	Filina fo	r Bankrı	uptcv	04/-
informati	on. If more s		ed, attach a sep						supplying correct your name and case
Part 1:	Give Details	s About Your	Marital Status	and W	here You Lived	Before			
1. Wha	at is your cur	rent marital st	atus?						
	Married								
✓	Not married								
2. Dur	ing the last 3	3 years, have yo	ou lived anywher	e other	than where you liv	ve now?			
□	No Yes. List all o	of the places yo	ou lived in the las		s. Do not include v	where you live	now.		Dates Debtor 2 lived there
						Same a	s Debtor 1		Same as Debtor 1
	7700 0 14"	la a da se Assa					3 Debtor 1		Carrie as Bestor 1
	7736 S Winc			From	06/2017	Number Str	eet		From
	-			То	07/2018	-			To
	Chicago City	Illinois State	60620 Zip Code			City	State	Zip Code	
	Oity	Otate	Zip Oode				s Debtor 1	Zip Oode	Same as Debtor 1
	4410 S Went	tworth Ave Apt2							ы
	Number Stre	-		From	04/2016	Number Str	eet		From
				То	05/2017				To
	Chicago City	Illinois State	60609 Zip Code			City	State	Zip Code	
	J.1.,	Olulo	_ip 0000			J.,	Sidio		
and to	<i>erritories</i> includ	de Arizona, Califo	omia, Idaho, Loui	siana, Ne		Puerto Rico, Te		te or territory? <i>(C</i> on, and Wisconsin.	ommunity property states)

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activities. If you are filing a joint case and your No Yes. Fill in the details.	ved from all jobs and all bus ou have income that you re	ousiness during this year or a sinesses, including part-time ceive together, list it only once	e under Debtor 1.	years?
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions an exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$10000.00	Wages, commissions, bonuses, tips Operating a business	
For last calendar year: (January 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business	\$17000.00	Wages, commissions, bonuses, tips Operating a business	
For the calendar year before that: (January 1 to December 31,	Wages, commissions, bonuses, tips	\$8000.00	Wages, commissions, bonuses, tips	
Did you receive any other income during	ncome is taxable. Examples	of other income are alimony;	Operating a business child support; Social Security	
nclude income regardless of whether that in public benefit payments; pensions; rental inc illing a joint case and you have income that	this year or the two prevaccome is taxable. Examples come; interest; dividends; ryou received together, list in	of other income are alimony; noney collected from lawsuits t only once under Debtor 1.	Operating a business child support; Social Security; royalties; and gambling and	
Include income regardless of whether that in public benefit payments; pensions; rental including a joint case and you have income that List each source and the gross income from	this year or the two prevaccome is taxable. Examples come; interest; dividends; ryou received together, list in	of other income are alimony; noney collected from lawsuits t only once under Debtor 1.	Operating a business child support; Social Security; royalties; and gambling and	
Include income regardless of whether that in public benefit payments; pensions; rental including a joint case and you have income that List each source and the gross income from	this year or the two prevaccome is taxable. Examples come; interest; dividends; ryou received together, list it each source separately. De	of other income are alimony; noney collected from lawsuits t only once under Debtor 1.	Operating a business child support; Social Security; royalties; and gambling and listed in line 4.	
nclude income regardless of whether that in public benefit payments; pensions; rental inciling a joint case and you have income that list each source and the gross income from	business I this year or the two prevaccome is taxable. Examples come; interest; dividends; ryou received together, list in each source separately. De Debtor 1 Sources of income	of other income are alimony; noney collected from lawsuits tonly once under Debtor 1. o not include income that you Gross income from each source (before deductions	Operating a business child support; Social Security; royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions at
Include income regardless of whether that in public benefit payments; pensions; rental including a joint case and you have income that List each source and the gross income from No Yes. Fill in the details. From January 1 of current year until	business I this year or the two prevaccines is taxable. Examples come; interest; dividends; ryou received together, list in each source separately. De Debtor 1 Sources of income Describe below.	of other income are alimony; noney collected from lawsuits tonly once under Debtor 1. o not include income that you Gross income from each source (before deductions and exclusions)	Operating a business child support; Social Security; royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions as

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Garth Debtor 1 Brenda Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors

Other

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or 1 Brenda			Gar	th	Case number	(if known)
First Name		Middle Name	Last	Name		
Insiders include you corporations of whi	ur relatives; a ich you are a e for a busin	ny general partners n officer, director, p less you operate as	; relatives of any gerson in control, or	eneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
Yes. List all pa	ayments to a	an insider.				
_			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name	1					
Number Street						
City	State	Zip Code				
Insider's Name	1					
Number Street						
City	State	Zip Code				
insider? Include payments o	on debts gua		d by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment
			1	1		Include creditor's name
Insider's Name	1					
Number Street		_				
City	State	Zip Code				
Insider's Name						
Number Street						
City	State	Zip Code				

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Debtor 1 Brenda Garth Case number (if known) First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property 2010 Dodge Avenger 08/28/2018 \$0 TTL FIN AC Creditor's Name Explain what happened 4530 S Archer Ave Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60632 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1	Brenda First Name	Middle Name	Garth Last Name	Case number (if known)		
11.		counts or refuse to make a p			ank or financial institution, set c	off any amount	ts from your
	✓	No Yes. Fill in the details.					
		•		Describe the action the		ate action as taken	Amount
		Creditor's Name			_		
		Number Street					
				Last 4 digits of account n	umber: XXXX-		
		City State	Zip Code				
12.			or bankruptcy, was ar		possession of an assignee for the	benefit of cr	editors, a court-
	✓	No Yes					
Part	 5·	List Certain Gifts and Co	ontributions				
13.				ou give any gifts with a to	otal value of more than \$600 per	person?	
	<u></u>	No		,			
	L	Yes. Fill in the details for ea Gifts with a total value of r per person	-	Describe the gifts	ga	ates you ave the fts	Value
		David Miles Ve Could	L . O'0		_		
		Person to Whom You Gave t	ne Giπ				
		Number Street					
		City State	Zip Code				
		Person's relationship to you					
		Person to Whom You Gave t	he Gift		_		
		Number Street					
		City State	Zip Code				
		Person's relationship to you					

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ebtor 1	Brenda		Garth	Case number (if kno	wn)	
	First Name	Middle Name	Last Name			
Wi	thin 2 years before you file	d for bankruptcy, did	l you give any gifts or contribution	ons with a total value	of more than \$600	to any charity?
V	No					
¥			·			
	Yes. Fill in the details for	each gift or contributi	ion.			
	Gifts or contributions to	charities	Describe what you contribu	ıted	Date you	Value
	that total more than \$60	00			contributed	
	Charity's Name		_			
	Charty 5 Name					
			_			
	Number Street		_			
	Number Street					
	City State	Zip Code	-			
	City Class	Zip GGGG				
t 6:	List Certain Losses					
	Yes. Fill in the details. Describe the property you how the loss occurred	ou lost and	Describe any insurance co- Include the amount that insu	rance has paid. List	Date of your loss	Value of property lost
			pending insurance claims on A/B: Property.	line 33 of Schedule		
			702. Property.			
t 7:	List Certain Payments	au Tuanafana				
	No Yes. Fill in the details.					
	'		Description and value of an transferred	y property	Date payment or transfer was made	Amount of payment
	Somrad Law Eirm		Attamanula Fas. 000 00			\$200.00
	Semrad Law Firm Person Who Was Paid		Attorney's Fee - 200.00		9/18/2018	\$200.00
	11101 S. Western Avenue	1				
	Number Street		-			
			_			
	Chicago Illinois	60643				
	City State	Zip Code	=			
			_			
	Email or website address					
	Daman Mile A A . 1 . 0 . 5	manual Malatay	<u>-</u>			
	Person Who Made the Pay	ment, if Not You				
	Person Who Was Paid		-			
			_			
	Number Street					
			_			
	City State	Zip Code	-			
	,	1				
	Email or website address		_			
			_			
	Person Who Made the Pay	ment, if Not You				

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Debtor	1 Brenda		Garth Cas	e number <i>(if known)</i>	
	First Name	Middle Name	Last Name	· · · · · · · · · · · · · · · · · · ·	
h D	elp you deal with your cre o not include any payment o	ditors or to make paym		f pay or transfer any property to	anyone who promised to
L	Yes. Fill in the details.				
			Description and value of any prope transferred	rty Date payment or transfer was made	Amount of payment
	Person Who Was Paid				
	Number Street				
	City State	e Zip Code			
	No Yes. Fill in the details.		Description and value of property transferred	Describe any property or payments received or debts in exchange	Date paid transfer was made
	Person Who Received Tr	ransfer			
	Number Street				
	City State Person's relationship to y	•			
	Person Who Received Tr	ransfer			
	Number Street				
	City State Person's relationship to y	•			
b (1	fithin 10 years before you eneficiary? These are often called asset-p No Yes. Fill in the details.		d you transfer any property to a self-set	tled trust or similar device of wh	ich you are a
L			Description and value of the prop	erty transferred	Date transfer was made
	Name of trust				

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Garth Debtor 1 Brenda Case number (if known) First Name Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred Bank of America Checking XXXX-08/2018 \$ 0.00 Person Who Was Paid Savings Po Box 1405 Number Street Money market Brokerage 60069 Lincolnshire Illinois Other State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? Name of Financial Institution Yes Number Street Number Street City State Zip Code City State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Storage Facility Name Yes Number Street Number Street City State Zip Code

City

State

Zip Code

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Garth Debtor 1 Brenda Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

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Deb	tor 1	Brenda			Garth		Ca	se number <i>(i</i>	if known)	
		First Name		Middle Name	Last Name	9				
26.	Hav		/ in any judici	al or administra	ative proceeding	under	any environme	ntal law? Ir	nclude settlements and	orders.
		No Yes. Fill in the det	ails.							
		Occasion little			Court or agency			Nature	of the case	Status of the case
		Case title			Court Name					Pending
		Case number		ī	NumberStreet					On appeal Concluded
		-			•	ate	Zip Code			
Pari	11:	Give Details Ab	out Your B	ısiness or Co	nnections to A	ny Bus	siness			
27.	With	A sole propri	etor or self-en a limited liabi a partnership rector, or mar at least 5% of bove applies	nployed in a tra lity company (L naging executive the voting or ed . Go to Part 12.	de, profession, o LC) or limited liab e of a corporation quity securities of	or other pility par n f a corp	activity, either rtnership (LLP) poration	full-time or _l	connections to any busin	iess?
	Ш	103. Officer all the	τι αρριγ ασον				re of the busin	000	Employer Identification	on number Do not
					Describe tr	ne natu	re of the busin	ess	Employer Identification	
		Business Name			_				EIN:	
		Number Street			Name of ac	counta	int or bookkee	per	Dates business existe	∤d
		City	State	Zip Code					FromTo _	
					Describe th	ne natu	re of the busin	ess	Employer Identification include Social Securi	
		Business Name			_				EIN:	
		Number Street			Name of ac	counta	int or bookkee	per	Dates business existe	:d
		City	State	Zip Code	_				From To _	
					Describe th	ne natu	re of the busin	ess	Employer Identification include Social Securi	
		Business Name			_				EIN:	
		Number Street			Name of ac	counta	int or bookkee	per	Dates business existe	ed .
		City	State	Zip Code	_				From To	

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Deb	tor 1	Brenda			Garth	Case number (if known)
	Ē	First Name		Middle Name	Last Name	
28.	cred	iin 2 years before litors, or other par No Yes. Fill in the det	rties.	bankruptcy, did yo	u give a financial statemen	nt to anyone about your business? Include all financial institutions,
					Date issued	
		Name			MM/DD/YYYY	
		Number Street			-	
		Number Street				
		City	State	Zip Code	_	
		•		,		
Par	t 12:	Sign Below				
1	true a	nd correct. I unde kruptcy case can	erstand that result in fin	making a false sta es up to \$250,000,	ement, concealing propert	nts, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/	Brenda Garth			·
		Signati	ure of Debtor	1		Signature of Debtor 2
		Date 9	9/18/2018			Date
	No Ye	ou attach addition oes ou pay or agree to	nal pages to		Financial Affairs for Individ orney to help you fill out ba	uals Filing for Bankruptcy (Official Form 107)? ankruptcy forms?
						Attack the Continuetor Detition Decreased Nation
	\bigsqcup^{Y_0}	es. Name of persor	ו			Attach the Bankruptcy Petition Preparer's Notice,

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			Document	Paye 49 01 61	
Brenda			Garth	Case number (if known)	
First Name		Middle Name	Last Name		
Addition	nal Page				
the last	3 years, have you	lived anywhere ot	her than where you live n	ow?	
Debtor	1:		Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 live there
				Same as Debtor 1	Same as Debtor
	Campbell Ave		From 02/2000		— Fram
Number	Street		From <u>03/2009</u> To 04/2016	Number Street	From To
			To <u>04/2016</u>	_	
Chicago City	Illinois State	Zip Code		City State Zip Code	
Oity	Oldic	Zip oodc		Same as Debtor 1	Same as Debtor
			From		— From
Number	Street		From	Number Street	From
			То		To
City	State	Zip Code		City State Zip Code	<u> </u>
				Same as Debtor 1	Same as Debtor
Number	Street		From	Number Street	From
			То		То
	-				<u> </u>
City	State	Zip Code		City State Zip Code	0
				Same as Debtor 1	Same as Debtor
Number	Street		From	Number Street	From
	-300		To		To
_					_
City	State	Zip Code		City State Zip Code	_
				Same as Debtor 1	Same as Debtor
Number	Street		From	Number Street	From
			To		To
City	State	Zip Code		City State Zip Code	_
	Sidio	<u> </u>		Same as Debtor 1	Same as Debtor
			From	N	— From
Number	Street		To	Number Street	To

City

State

Zip Code

City

State

Zip Code

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern District	t of Illinois	
ı re	Brenda Garth		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	N OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the pe	etition in bankruptcy, or agreed to	o be paid to me, for services
	For legal services, I have agreed to ac	cept		\$4,000.00
	Prior to the filing of this statement II	nave received		\$200.00
	Balance Due			\$3,800.00
2	. The source of the compensation paid	I to me was:		
	✓ Debtor	Other (specify)		
3	. The source of the compensation paid	I to me is:		
	✓ Debtor	Other (specify)		
4	I have not agreed to share the ab		with any other person unless the	ey are
		v firm. A copy of the agreemen	n a other person or persons who and the name of the na	
5	. In return for the above-disclosed fee	I have agreed to render legal s	service for all aspects of the bank	kruptcy case, including:
	 a. Analysis of the debtor's finar bankruptcy; 	cial situation, and rendering a	advice to the debtor in determinin	g whether to file a petition in
	b. Preparation and filing of any	petition, schedules, statement	ts of affairs and plan which may b	oe required;
	c. Representation of the debtor	at the meeting of creditors and	d confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings and	other contested bankruptcy mat	ters;
6	. By agreement with the debtor(s), the	above-disclosed fee does not	include the following services:	
		CERTIFICA	TION	
	certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agreement	t or arrangement for payment to r	ne for representation of the
	9/18/2018		/s/ Timothy Mazur	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- Discuss with the attorney the debtor's objectives in filing the case.
- Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities
 under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the
 attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- Before signing this agreement, the attorney has received, \$200.00 toward the flat fee, leaving a balance due of \$3,800.00; and \$43.23 for expenses, leaving a balance due of \$4,153.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/18/2018	
Signed:	00 1 21 01	
/s/ Bren	da Garth Branda Lipiu	Ve 200
		/s/ Timothy Mazur
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Brenda Garth,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Firm may lower that amount that the Firm will receive each month and increase the monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$375.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$200.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 5% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$301/mo.
- TTL FIN AC will be paid \$9,117.00 at 7% APR at a fixed monthly payment of \$55.00/mo until Firm's Fees are paid. Commencing with the April 2020 plan payment, TTL FIN AC shall receive set payments in the amount of \$356.00 per month.
- 4. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

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THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

THE SEMRAD LAW FIRM LLC

One of its Attorneys

Accepted:

Date: 9/18/2018

DISCLOSURE OF AFTER ACQUIRED PROPERTY

I understand and agree that it is my responsibility to disclose any after-acquired property, including, but not limited to, a personal injury lawsuit or inheritance. I further understand if I file a Chapter 13 bankruptcy that the after-acquired property may alter the terms of my confirmed Chapter 13 Plan.

Client	renda	Darth	Dafed:	SEP 1 8 2018
y.	¥ 98	3		
Cient			Dated:	

BANKRUPTCY OVERVIEW VIDEO DISCLAIMER

I have reviewed the Bankruptcy Overview Video and feel I understand all of the information that was covered in the video. I have asked any questions that I might have had regarding the information covered in the video. I also understand that the video is available online for future reference at http://www.debtstoppers.com/bankruptcy/chapter-13/.

Brent, Larth	Dated: SEP 1 8 2018
v :	
Client	Dated:

CHAPTER 13 DISCLAIMERS

1.	I understand that if I owe attorneys fees, those fees will be paid through the Chapter 13 plan and, to the extent allowed by the Bankruptcy Court, The Semrad Law Firm will likely be paid before any of my creditors are paid.
÷	BG.
2.	I understand that The Semrad Law Firm has pulled a credit report, but that said credit report does not report every debt I owe. I understand that it is my responsibility to provide all my debts to The Semrad Law Firm to list in my bankruptcy, and that failure to list a debt could be grounds for said debt(s) being not discharged in my case.
	BG
3,	I agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to The Semrad Law Firm all my debts, sources of income, assets, personal property, real estate, transfers of real estate over the past 4 years, and expenses,
V	<u> </u>
4.	I agree that I will attend my creditors meeting at the time, date and location that will be given to me by The Semrad Law Firm, and also mailed to me by the Bankruptcy Court. That at this meeting I will bring my driver's license or State ID, my social security card, and a recent pay stub if I am working. That failure of me to attend this meeting is grounds for my care to be allowed.
Ĭ	attend this meeting is grounds for my case to be dismissed. I also understand that failure to bring said requested documents to the meeting can be grounds for the meeting to not be held.
5.	I understand that The Semrad Law Firm will be paid first before all creditors unless otherwise agreed or ordered by the court.
6.	I understand that my first trustee payment is due 30 days after the filling of my bankruptcy case, and every 30 days thereafter. I agree to make my liustee payment every 30 days, and that failure to make my trustee payments is grounds to have my case dismissed.
7.	I acknowledge that I have authorized The Semrad Law Firm to submit a payroll control order on my behalf (if applicable) to have my payment deducted from my payroll check each pay period.

8.	I understand that if a payroll control order is being submitted, that it is unknown when the trustee payments will be deducted out of my paycheck (usually takes one to two months). I also agree to make my Trustee payment directly myself to the Trustee until I see the deductions come out of my paycheck.
9.	I understand and agree that it is ultimately my responsibility to make my trustee
S	payments each month and monitor my paycheck each pay period to ensure that not only that the deduction is coming out of my paycheck, but also that it is the correct amount. I agree that if for some reason the trustee payment stops coming out of my paycheck, or I leave my job that it is my responsibility to make my trustee payments directly to the Trustee.
	<u>Ba</u>
10.	I understand that when making a trustee payment directly to the Trustee, it can only be made by money order or certified check, and that a personal check or cash cannot be sent to the Trustee.
	134
11.	I agree that I am contributing all the disposable income I have available toward my Chapter 13 plan, and that if my plan is paying my unsecured creditors less than 100%, that the Bankruptcy Trustee can ask that my future tax refunds be tendered to my case while I am in my bankruptcy case.
	<u>89</u>
12.	I understand that if I want to incur credit such as to finance a car or real estate that I need court permission, and agree that I must contact my attorney to obtain such permission.
	Ba
13.	I understand that I must have filed my federal and state tax returns for the past 4 years if I was legally required to, and failure to have done so is grounds to have my case dismissed.
	BG
14.	I understand that if I am legally required by court order to pay domestic support obligations (child support, alimony), that falling in default is grounds to have my case dismissed and/or not receive a discharge in my case.

14.

	M
15.	I understand that my Chapter 13 plan will run between 36 and 60 months depending on the amount of debt I have, and what the bankruptcy court required
	Ba
16.	I understand and agree to complete my 2nd credit counseling exit course before my case ends, and submit a copy of the certificate showing I completed this to my attorney. I also understand that failure to complete this requirement before my case ends is grounds to not receive my discharge.
17.	If I have a garnishment coming out of my paycheck, I agree; and understand that it is my responsibility to provide my payroll department with proof of my bankruptcy to stop said wage garnishment. It also my responsibility to contact the gamishing creditor and provide them with proof of my filling.
	<u> </u>
18.	If a garnishment or voluntary deduction is coming out of my bank account, lagree that it is my responsibility to contact my bank to stop said deduction or garnishment by providing proof of bankruptcy, or requesting my bank to close my account and open a new account.
	BG
19.	I understand that my monthly Trustee payment is not finalized and may increase or decrease due to a difference in my income, expenses, and/or my debt amounts.
20.	I agree that I authorized The Semrad Law Firm to file my bankruptcy case, after I reviewed my bankruptcy petition and schedules.
	BG.
21.	I understand that the entire firm of The Semrad Law Firm represents me, and that while a different attorney might have counseled me and prepared my case, that once my case is filed, one of the attorneys at The Semrad Law Firm will be assigned as my attorney for the remainder of my case.

22. I understand that if I have had (1) bankruptcy dismissed in the last 12 months, that I only have the benefit of the automatic stay for 30 days, until a motion is granted by the judge extending the automatic stay protection for the remainder of the case. That if the Judge denies my motion to extend the automatic stay that it is possible that creditors will still be able to take actions such as foreclosing on my real property, repossessing any vehicles, and garnishing my monies.

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23. I understand that if I have had (2) or more bankruptcies dismissed in the last 12 months, that I do not have the benefit of the automatic stay upon the filing of the case, until a motion is granted by the judge imposing the automatic stay protection for the remainder of the case. Until the Judge grants such motion none of my property including my real property, cars or monies are not protected. That if the Judge denies my motion to impose the automatic stay that creditors will still be able to take actions such as foreclosing on my real property, repossessing any vehicles, and garnishing my monies.

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24. I understand that if I owe any taxing authority such as the IRS or State of Illinois any income tax debt, that even though I am required to put this debt into my Chapter 13 plan, that tax authorities still have the legal right to offset my next tax refund by the amount(s) they are owed.

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Please read each paragraph and initial on the line below to state that you have read and understand each disclaimer.

VEHICLE INSIDE THE PLAN DISCLAIMER

1.	I understand and agree that I have full coverage insurance on my vehicle(s), and that failure to have full coverage insurance is grounds for my finance company(s) to repossess my vehicle(s).
	BG
2.	I understand that my first trustee payment is due within 30 days of my case being filed, and that if the trustee payment is not received and posted to the Trustee's account within 30 days that this could be grounds to have my car repossessed.
	BG.
3.	I understand that if my car was purchased more than 910 days ago, that I only have to pay back the value of my vehicle, but this value can be disputed by my finance company causing my Trustee payment to increase.
	<u> </u>
1.	I understand that it is my responsibility to contact my car creditor(s) after my bankruptcy case has been filed to alert them that I am In a bankruptcy so my car does not get repossessed.
	<u>BG</u>
i.	I understand that if I want to sell or trade in my vehicle, that I need court permission and must contact my attorney to obtain such permission.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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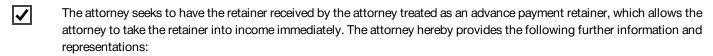
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$200.00 toward the flat fee, leaving a balance due of \$3,800.00; and \$43.23 for expenses, leaving a balance due of \$4,153.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/18/2018	
Signed:		
/s/ Bren	ida Garth	
		/s/ Timothy Mazur
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+ \$75		administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Garth, Brenda	Casa No	Case No		
Debtor(s)	Case NO				
		Chapter.	Chapter13		
	VERIFICAT	ION OF CREDITOR MAT	TRIX		
T nowledg	The above named Debtors hereby verify that ge.	the attached list of creditors is t	rue and correct to the best of their		
ate:	9/18/2018	/s/ Garth, Brenc	da		
		Garth, Brenda Signature of De	btor		

TTL FIN AC 4530 S Archer Ave Chicago, IL, 60632

ARMOR SYSTEMS CO 1700 KIEFER DR STE 1 ZION, IL, 60099

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL, 32256

WAKEFIELD & ASSOCIATES PO Box 50250 Knoxville, TN, 37950

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

People's Gas 200 E Randolph St Chicago, IL, 60601

City of Chicago - Dept. of Finance 333 S State Street, Suite 330 Chicago, IL, 60604

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Bank of America PO Box 982284 Attn: Barbara Mininall El Paso, TX, 79998

Chase PO Box 15821 Cardmember services Wilmington, DE, 19850

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Debtor 1 Brenda First Name		arth Case num	nber (Irknown)	_
NO NO CONTRACTOR OF THE PROPERTY OF THE PROPER	estions for Reporting Purposes	ist Name		
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual primarily No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily by the statement of the statement	primarily for a personal, family, pusiness debts? <i>Business deb</i> vestment or through the opera	ts are debts that you incurred to obtain tion of the business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu No.		xempt property is excluded and administrative o unsecured creditors?	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 milli \$10,000,001-\$50 mil \$50,000,001-\$100 m \$100,000,001-\$500 i	lion	
20. How much do you estimate your liabilities to be? Part 7: Sign Below		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 in	lion \$1,000,000,001-\$10 billion iillion \$10,000,000,001-\$50 billion	
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** /** /**/ Brenda Garth Signature of Debtor 1 Signature of Debtor 2			
	Executed on 9/18/2018 MM / DD	/ ///// E	xecuted on	

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	Brenda		Conth	
Debtor 1	First Name	Middle Name	Garth Last Name	
Debtor 2		TAXAMETROTYANAK ATROX	55 (15 to 15	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
Official	Form 106De	eC		Check if this is amended filing
Declarat	ion About an	Individual Deb	tor's Schedules	12/
You must file t	his form whenever you t	ile bankruptov schedules	onsible for supplying correct information. For amended schedules. Making a false staten se can result in fines up to \$250,000, or impris	nent, concealing property, or obtaining conment for up to 20 years, or both. 18
You must file t	his form whenever you t erty by fraud in connect 1341, 1519, and 3571.	ile bankruptov schedules	or amended schedules. Making a falco staton	nent, concealing property, or obtaining conment for up to 20 years, or both. 18
You must file to money or prope J.S.C. §§ 152, Part 1: Sign	his form whenever you t erty by fraud in connect 1341, 1519, and 3571. Below	ile bankruptcy schedules Ion with a bankruptcy ca	or amended schedules. Making a falco staton	nent, concealing property, or obtaining conment for up to 20 years, or both. 18
You must file to money or prope J.S.C. §§ 152, Part 1: Sign	his form whenever you t erty by fraud in connect 1341, 1519, and 3571. Below	ile bankruptcy schedules Ion with a bankruptcy ca	or amended schedules. Making a false staten se can result in fines up to \$250,000, or impris	nent, concealing property, or obtaining conment for up to 20 years, or both. 18
You must file to money or proper J.S.C. §§ 152, Part 1: Sign Did you po	his form whenever you t erty by fraud in connect 1341, 1519, and 3571. Below	ile bankruptcy schedules Ion with a bankruptcy ca	or amended schedules. Making a false staten se can result in fines up to \$250,000, or impris	ionment for up to 20 years, or both. 18

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 9/18/2018

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ebtor 1 Brenda First Name	Middle Name	Garth Last Name	Case number (if known)
r wor reality	IMIGGIO I VAINO	Cast Name	
creditors, or other par	you filed for bankruptcy, did ties.	l you give a financial state	nent to anyone about your business? Include all financial institution
✓ No Yes. Fill in the deta	ails below.		
		Date issued	ω.
Name		MM/DD/YYYY	=
Number Street			g.
City	State Zip Code		
	# 1 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3		
t 12: Sign Below			
true and correct. I under a bankruptcy case can r	rstand that making a false :	statement, concealing pro	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2
Date 9	/18/2018		Date
Date 3	/ 19/29 19		
		of Financial Affairs for Ind	viduals Filing for Bankruptcy (Official Form 107)?
		of Financial Affairs for Ind	
Did you attach additions		of Financial Affairs for Ind	
Did you attach additions No Yes			viduals Filing for Bankruptcy (Official Form 107)?
Did you attach additions No Yes	al pages to Your Statement		viduals Filing for Bankruptcy (Official Form 107)?

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Garth, Brenda	Case No		
	Debtor(s)	Chapter.	Chapter13	
	VERIFIC	ATION OF CREDITOR MATE	IX	
Tł knowledge	ne above named Debtors hereby verify e.	that the attached list of creditors is true	and correct to the best of	of their
Date:	9/18/2018	/s/ Garth, Brenda Garth, Brenda Signature of Debtoi	Brenta	Darly

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Dep	tor 1 Brenda First Name	Middle Name	Garth Last Name	Case number (if known)		
16.	Calculate the median fa	amily income that applies to				
	16a. Fill in the state in wh		Illinois			
		people in your household.	2			
		mily income for your state and			\$68,687.00	
	household		To find	a list of applicable median income amounts, go online	00,007.00	
17			for this form. This list ma	y also be available at the bankruptcy clerk's office.		
17.						
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).					
	U.S.C. § 1325(re than line 16c. On the top of b)(3). Go to Part 3 and fill ou r current monthly income from	t Calculation of Dispose	k box 2, <i>Disposable income is determined under 11</i> able Income (Official Form 122C-2). On line 39 of that		
Part	3: Calculate Your Co	ommitment Period Unde	r 11 U.S.C. §1325(b)	(4)		
18.	Copy your total average	monthly income from line 1	11.		\$1,747.46	
19.	Deduct the marital adju commitment period under	ustment if it applies. If you ar r 11 U.S.C. § 1325(b)(4) allow	e married, your spouse is s you to deduct part of yo	not filing with you, and you contend that calculating the pur spouse's income, copy the amount from line 13.		
	19a. If the marital adjustm	nent does not apply, fill in 0 or	line 19a.		-\$0.00	
	19b. Subtract line 19a f	rom line 18.			\$1,747.46	
20.	Calculate your current	monthly income for the year	. Follow these steps:			
	20a. Copy line 19b.					
	Multiply by 12 (the number of months in a year).					
	20b. The result is your current monthly income for the year for this part of the form.					
	20c. Copy the median far	mily income for your state and	size of household from li	ne 16c.	\$68,687.00	
21.	How do the lines compare?					
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3. The commitment period is 3 years, Go to Part 4.					
	Line 20b is more than 4, The commitment p	n or equal to line 20c. Unless operiod is 5 years. Go to Part 4.	otherwise ordered by the	court, on the top of page 1 of this form, check box		
Part	4: Sign Below					
	By signing here, I dec	clare under penalty of perjury th	nat the information on this	s statement and in any attachments is true and correct.		
	🗴 /s/ Brenda Ga	2000	Down x			
	Signature of Debt	tor 1	· · · · · · · · · · · · · · · · · · ·	Signature of Debtor 2		
	Date 9/18/2018			Date		
	, MM/DD/Y	YYY .		MM/DD/YYYY		
	If you checked 17a, d If you checked 17b, fi above.	lo NOT fill out or file Form 122 ill out Form 122C-2 and file it	C-2. with this form. On line 39	of that form, copy your current monthly income from line	e 14	